

<i>SERFF Tracking Number:</i>	<i>UTCX-125336072</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Utica Mutual Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>AR-PC-07-026563</i>
<i>Company Tracking Number:</i>	<i>CMLAR09292CGF01</i>		
<i>TOI:</i>	<i>05.0 Commercial Multi-Peril - Liability & Non- Liability</i>	<i>Sub-TOI:</i>	<i>05.0003 Commercial Package</i>
<i>Product Name:</i>	<i>Religious Institutions</i>		
<i>Project Name/Number:</i>	<i>Religious Institutions/CMLAR09292CGF01</i>		

Filing at a Glance

Companies: Utica Mutual Insurance Company, Graphic Arts Mutual Insurance Company		
Product Name: Religious Institutions	SERFF Tr Num: UTCX-125336072	State: Arkansas
TOI: 05.0 Commercial Multi-Peril - Liability & Non-Liability	SERFF Status: Closed	State Tr Num: AR-PC-07-026563
Sub-TOI: 05.0003 Commercial Package	Co Tr Num: CMLAR09292CGF01	State Status:
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins, Brittany Yielding
	Author: SPI UticaNational	Disposition Date: 10/30/2007
	Date Submitted: 10/26/2007	Disposition Status: Approved
Effective Date Requested (New): 02/01/2008		Effective Date (New): 02/01/2008
Effective Date Requested (Renewal):		Effective Date (Renewal): 02/01/2008

General Information

Project Name: Religious Institutions	Status of Filing in Domicile:
Project Number: CMLAR09292CGF01	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 10/30/2007	
State Status Changed: 10/26/2007	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
Our company(s) would like to implement a revision to our Religious Institutions Advantage Endorsement, 8-E-3525-1 Ed. 10-2007, which modifies insurance provided under the Commercial Property Coverage Part. Upon approval, 8-E-3525-1 Ed. 10-2007 will replace 8-E-3525-1 Ed. 01-2005, which was previously filed and approved in your jurisdiction.	

We have revised our endorsement by removing the coverage for Flood and Backup of Sewers or Drains. Coverage for these exposures will now be provided by two separate endorsements and will be submitted in your jurisdiction under separate cover. With these coverages being included with our Advantage Endorsements, it limited us from writing

<i>SERFF Tracking Number:</i>	<i>UTCX-125336072</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>CMLAR09292CGF01</i>		
<i>TOI:</i>	<i>05.0 Commercial Multi-Peril - Liability & Non- Liability</i>	<i>Sub-TOI:</i>	<i>05.0003 Commercial Package</i>
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<i>Project Name/Number:</i>	<i>Religious Institutions/CMLAR09292CGF01</i>		

business that otherwise would have been acceptable, but we did not insure them due to the concern about the Flood and Backup exposures.

With the removal of these two coverages, the rate for the Religious Institutions Advantage Endorsements was reduced by \$75.

The corresponding manual page 8-MP-2008 Ed. 10-2007 has also been revised to reflect this change. Upon approval, 8-MP-2008 Ed. 10-2007 will replace 8-MP-2008 Ed. 06-2005, which was previously filed and approved in your jurisdiction.

We have also developed two Policyholder Notices, 8-L-2155 Ed. 10-2007 and 8-L-2156 Ed. 10-2007. 8-L-2155 notifies Religious Institutions Advantage insureds that their Advantage endorsement's coverage for Flood and Backup has been deleted because coverage for Flood and Backup is now being provided by two separate endorsements. 8-L-2156 notifies Religious Institutions Advantage insureds that their Advantage endorsement's coverage for Flood and Backup has been deleted.

Attached for your review, you will find the following:

Company and Contact

Filing Contact Information

Kathleen McSweeney, Senior State Filings Coordinator	kathleen.mcsweeney@uticanational.com
180 Genesee Street	(315) 734-2169 [Phone]
New Hartford, NY 13413	(315) 734-2252[FAX]

Filing Company Information

Utica Mutual Insurance Company	CoCode: 25976	State of Domicile: New York
180 Genesee Street	Group Code: 201	Company Type:
New Hartford, NY 13413	Group Name: Utica National Insurance Group	State ID Number:
(315) 734-2000 ext. [Phone]	FEIN Number: 15-0476880	

Graphic Arts Mutual Insurance Company	CoCode: 25984	State of Domicile: New York
180 Genesee Street	Group Code: 201	Company Type:
New Hartford, NY 13413	Group Name: Utica National	State ID Number:
	Insurance Group	
(315) 734-2000 ext. [Phone]	FEIN Number: 13-5274760	

SERFF Tracking Number:	UTCX-125336072	State:	Arkansas
First Filing Company:	Utica Mutual Insurance Company, ...	State Tracking Number:	AR-PC-07-026563
Company Tracking Number:	CMLAR09292CGF01		
TOI:	05.0 Commercial Multi-Peril - Liability & Non-Sub-TOI:		05.0003 Commercial Package Liability
Product Name:	Religious Institutions		
Project Name/Number:	Religious Institutions/CMLAR09292CGF01		

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
0000006316	\$50.00	10/24/2007

SERFF Tracking Number: UTCX-125336072 State: Arkansas

First Filing Company: Utica Mutual Insurance Company, ... State Tracking Number: AR-PC-07-026563

Company Tracking Number: CMLAR09292CGF01

TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package Liability

Product Name: Religious Institutions

Project Name/Number: Religious Institutions/CMLAR09292CGF01

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	10/30/2007	10/30/2007

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Property & Casualty Transmittal Document	Note To Reviewer	SPI UticaNational	10/29/2007	10/29/2007
Missing Document for Filing	Note To Filer	Llyweyia Rawlins	10/29/2007	10/29/2007

SERFF Tracking Number:	UTCX-125336072	State:	Arkansas
First Filing Company:	Utica Mutual Insurance Company, ...	State Tracking Number:	AR-PC-07-026563
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	Liability		
Product Name:	Religious Institutions		
Project Name/Number:	Religious Institutions/CMLAR09292CGF01		

Disposition

Disposition Date: 10/30/2007

Effective Date (New): 02/01/2008

Effective Date (Renewal): 02/01/2008

Status: Approved

Comment:

This filing is approved contingent on receiving the filing fees the company indicates in the filing that they have sent.

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

SERFF Tracking Number: UTCX-125336072 State: Arkansas

First Filing Company: Utica Mutual Insurance Company, ... State Tracking Number: AR-PC-07-026563

Company Tracking Number: CMLAR09292CGF01

TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package Liability

Product Name: Religious Institutions

Project Name/Number: Religious Institutions/CMLAR09292CGF01

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Form	Religious Institutions Advantage Endorsement (Commercial Property)	Approved	Yes
Form	Policyholders Notice - Religious Institutions Advantage Water Damage Coverage Endorsement	Approved	Yes
Form	Policyholders Notice - Religious Institutions Advantage Endorsement Water Damage Coverage	Approved	Yes

Note To Reviewer

SPI UticaNational on 10/29/2007 01:11 PM

Property & Casualty Transmittal Document

Please see the attached requested documents.

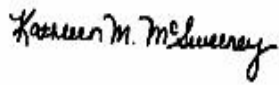
Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only	
	a. Date the filing is received:	
	b. Analyst:	
	c. Disposition:	
	d. Date of disposition of the filing:	
	e. Effective date of filing:	
	New Business	
	Renewal Business	
	f. State Filing #:	
g. SERFF Filing #:		
h. Subject Codes		

3. Group Name	Utica National Insurance Group				Group NAIC #	0201
4. Company Name(s)	Domicile	NAIC #	FEIN #	State #		
Utica Mutual Insurance Company	NY	25976	15-0476880			
Graphic Arts Mutual Insurance Company	NY	25984	13-5274760			

5. Company Tracking Number	CMLAR09292CGF01
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Kathleen M. McSweeney, AIS 180 Genesee Street New Hartford NY 13413	Senior State Filings Coordinator	800-274-1914 Ext. 2169	315-734-2252	kathleen.mcsweeney@uticanational.com
7. Signature of authorized filer				
8. Please print name of authorized filer	Kathleen M. McSweeney, AIS			

Filing Information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	05.0 Commercial Multi-Peril - Liability & Non-Liability			
10. Sub-Type of Insurance (Sub-TOI)	05.0003 Commercial Package			
11. State Specific Product code(s) (if applicable) [See State Specific Requirements]				
12. Company Program Title (Marketing Title)	Religious Institutions Advantage Endorsement Revision			
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)			
14. Effective Date(s) Requested	New:	02/01/2008	Renewal:	02/01/2008
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
16. Reference Organization (if applicable)				
17. Reference Organization # & Title				
18. Company's Date of Filing	10/26/2007			
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved			

Property & Casualty Transmittal Document

20.	This filing transmittal is part of Company Tracking #	CMLAR09292CGF01
21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]	

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Attached for your review, you will find the following:

22.	Filing Fees (Filer must provide check # and fee amount if applicable.) [If a state requires you to show how you calculated your filing fees, place that calculation below]
<div style="margin-bottom: 20px;"> Check #: 0000006316 Amount: \$50.00 </div> <div> Refer to each state's checklist for additional state specific requirements or instructions on calculating fees. </div>	

***Refer to each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

FORM FILING SCHEDULE

(This form must be provided **ONLY** when making a filing that includes forms)
 (Do **not** refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	CMLAR09292CGF01
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2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	N/A
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3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement Or Withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Religious Institutions Advantage Endorsement (Commercial Property)	8-E-3525-1 Ed. 10- 2007	<input type="checkbox"/> New <input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	8-E-3525-1 Ed. 01-2005	
02	Policyholders Notice - Religious Institutions Advantage Water Damage Coverage Endorsement	8-L-2155 Ed. 10- 2007	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03	Policyholders Notice - Religious Institutions Advantage Endorsement Water Damage Coverage	8-L-2156 Ed. 10- 2007	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
11			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		

SERFF Tracking Number: UTCX-125336072 *State:* Arkansas
First Filing Company: Utica Mutual Insurance Company, ... *State Tracking Number:* AR-PC-07-026563
Company Tracking Number: CMLAR09292CGF01
TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package
Liability
Product Name: Religious Institutions
Project Name/Number: Religious Institutions/CMLAR09292CGF01

Note To Filer

Created By:

Llyweyia Rawlins on 10/29/2007 11:46 AM

Subject:

Missing Document for Filing

Comments:

Hello Kathleen

Before I can finish reviewing this filing, I need a completed Property & Casualty Transmittal Document (PC TD-1).

If you have any questions or concerns feel free to contact me.

Llyweyia Rawlins
Certified Rate and Form Analyst
Property and Casualty Division
501-371-2809 Fax 501-371-2748
Email: Llyweyia.rawlins@arkansas.gov

SERFF Tracking Number: UTCX-125336072 State: Arkansas

First Filing Company: Utica Mutual Insurance Company, ... State Tracking Number: AR-PC-07-026563

Company Tracking Number: CMLAR09292CGF01

TOI: 05.0 Commercial Multi-Peril - Liability & Non- Sub-TOI: 05.0003 Commercial Package Liability

Product Name: Religious Institutions

Project Name/Number: Religious Institutions/CMLAR09292CGF01

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Religious Institutions Advantage Endorsement (Commercial Property)	8-E-3525-1	Ed. 10-2007	Endorsement/Amendment/Conditions	Replaced Form #:0.00 8-E-3525-1 Ed. 01-2005 Previous Filing #:		8-E-3525-1.PDF
Approved	Policyholders Notice - Religious Institutions Advantage Water Damage Coverage Endorsement	8-L-2155	Ed. 10-2007	Policy/Coverage New Form		0.00	8-L-2155.PDF
Approved	Policyholders Notice - Religious Institutions Advantage Endorsement Water Damage Coverage	8-L-2156	Ed. 10-2007	Policy/Coverage New Form		0.00	8-L-2156.PDF

**Not required if included at policy inception.

RELIGIOUS INSTITUTIONS ADVANTAGE ENDORSEMENT

This Endorsement modifies insurance provided under the following:

COMMERCIAL PROPERTY COVERAGE PART

This endorsement must be used with endorsements 8-E-3525-2, 8-E-3525-3 and 8-E-3525-4. It is to be used only with Commercial Package Policies that include the Building And Personal Property Coverage Form and the Causes of Loss - Special Form and applies only to premises subject to those forms. If we have in effect for you a Difference In Conditions Policy for the same property, that policy will include the Causes of Loss - Broad Form.

If there is other valid and collectible insurance available to you in other coverage purchased under this policy for any loss, damage or "loss" we also cover under this endorsement, the insurance provided under this endorsement is primary.

- I. In the event of an occurrence which results in loss, damage or "loss" for which this policy includes coverage under a Coverage Enhancement and an additional separately purchased limit for the same coverage with a deductible, we will pay for loss, damage or "loss" based on the method which results in the higher total payment to you:
 1. We will apply each deductible to the loss, damage or "loss" for the coverage to which it applies; or
 2. We will add the amount of loss, damage or "loss" from all involved coverages and subtract from the total the larger or largest applicable deductible.
- II. The following is a summary of the additional coverages, including Limits of Insurance, provided by this endorsement. Where appropriate, the Limit of Insurance shown in the Schedule of this endorsement for a Coverage Enhancement shall be considered shown in the Declarations. For complete details on specific coverages, consult the applicable forms. The Schedule below shows the deductible amounts, if any, applying to the Coverage Enhancements. The Deductible amount stated in the Schedule below replaces the Deductible amount shown in the Declarations as respects such enhancement. The Deductible provision and the Additional Condition, Coinsurance, contained within the Coverage Forms applicable to this endorsement, do not apply to those enhancements for which Nil is shown under Deductible or Coinsurance in the Schedule below.

SCHEDULE

Premium:

(If no entry appears above, information required to complete this endorsement will be shown in the Declarations as applicable to this endorsement.)

Enhancement No.	Coverage	Limit of Insurance	Coinsurance	Deductible	Covered Causes of Loss	Applicable Coverage Forms
1.	Business Income and Extra Expense (Option i)	\$500,000 Each Described Premises	Nil	Per Coverage Form	Special Form	CP 00 30

Enhancement No.	Coverage	Limit of Insurance	Coinsurance	Deductible	Covered Causes of Loss	Applicable Coverage Forms
2.	Tuition and Fees	10,000 Per Occurrence	Nil	Nil	Special Form	CP 00 30
3.	Jewelry, watches, watch movements, jewels, pearls, precious and semi-precious stones, bullion, gold, silver, platinum and other precious alloys or metals	Increased by \$2,500 Per Occurrence	Nil	Per Commercial Property Declarations Page	Special Form	CP 10 30
4.	Glass	Per Commercial Property Declarations	Per Commercial Property Declarations	Per Commercial Property Declarations	Special Form	CP 00 10
	Building Stained Glass	Per Commercial Property Declarations	Per Commercial Property Declarations	\$250 If Not Protected; Nil If Protected	Special Form	CP 00 10
5.	Fire Dept. Service Charge	Increased by \$4,000	Nil	Nil	Per Coverage Form	CP 00 10
6.	Fire Protection Device Recharge	\$1,000 Per Location Per Covered Fire	Nil	Nil	Fire	CP 00 10
7.	Arson, Theft or Vandalism Reward	\$7,500 For Each Covered Loss	Nil	Nil	See Coverage Wording	CP 00 10
8.	Lock Replacement	\$500 Per Occurrence	Nil	Nil	See Coverage Wording	CP 00 10
9.	Seepage and Property in the Open	\$15,000 Total Limit	Nil	\$500	See Coverage Wording	CP 00 10

Enhancement No.	Coverage	Limit of Insurance	Coinsurance	Deductible	Covered Causes of Loss	Applicable Coverage Forms
10	Newly Acquired or Constructed Property					
	Buildings	Increased by \$750,000 Per Building	Nil	Per Commercial Property Declarations Page	Special Form	CP 00 10
	Business Personal Property at Newly Acquired Locations	Increased by \$400,000 Per Building	Nil	Per Commercial Property Declarations Page	Special Form	CP 00 10
11.	Personal Effects and Property of Others	Increased by \$12,500 at Each Described Premises	Nil	Per Commercial Property Declarations Page	Special Form	CP 00 10
12.	Business Personal Property of Your Clergy	\$5,000 Per Person/ \$10,000 Per Occurrence	Nil	Per Commercial Property Declarations Page	Special Form	CP 00 10
13.	Property Off - Premises	Increased by \$20,000	Nil	Per Commercial Property Declarations Page	Special Form	CP 00 10
14.	Outdoor Property	\$10,000 Total Limit for Trees, Shrubs and Plants/ \$1,000 for any one Tree, Shrub or Plant. \$5,000 Total Limit for Fences	Nil	Per Commercial Property Declarations Page	Per Coverage Form	CP 00 10
15.	Property In or On a Vehicle	\$15,000 Per Vehicle or Location	Nil	\$500	See Coverage Wording	CP 00 10

Enhancement No.	Coverage	Limit of Insurance	Coinsurance	Deductible	Covered Causes of Loss	Applicable Coverage Forms
16.	Appurtenant Structures	\$10,000 Blanket All Locations	Nil	Nil	Special Form	CP 00 10
17.	Property In Transit	\$15,000 Total Limit	Nil	Per Commercial Property Declarations Page	See Coverage Wording	CP 00 10
18.	Pollutant Clean Up and Removal Additional Aggregate	\$15,000 For All Covered Expenses	Nil	Nil	Per Coverage Form	CP 04 07 and CP 00 10
19.	Spoilage	\$10,000 Per Occurrence	Nil	\$500	See Coverage Wording	CP 00 10 and CP 04 40*
20.	Ordinance or Law Coverage**	Per Commercial Property Declarations Page **	See Coverage Wording	Per Commercial Property Declarations Page	Per Coverage Form	CP 04 05 and CP 00 10

* 8-E-2696 if 8-E-2637 is part of this policy.

** See Enhancement wording.

COVERAGE ENHANCEMENTS

III. The following changes apply to the Commercial Property Coverage Part:

Enhancement No. 1

The **Business Income (And Extra Expense) Coverage Form** is added, subject to the following:

A. Under Section A. - **Coverage**, Business Income is replaced by the following:

1. Business Income

Business Income means the:

- a. Net Income (Net Profit or Loss before income taxes) that would have been earned or incurred; and
- b. Continuing normal operating expenses incurred, including payroll.

2. Business Income does not include tuition, fees, and other income from educational services and related activities, including:

- a. Laboratory fees;
- b. Bookstores;
- c. Athletic Events; and
- d. Research grants.

B. Under **Additional Coverages, Extended Business Income** is deleted.

C. Under the **Coverage Extension for Newly Acquired Locations**, the following sentence is deleted:

We will charge you additional premium for values reported from the date you acquire the property.

- D. The **Additional Condition Coinsurance** does not apply to the Business Income (And Extra Expense) coverage provided by this endorsement.

If there is other Business Income (And Extra Expense) coverage available to you, the portion of any loss, damage or "loss" which exceeds the amount of Business Income (And Extra Expense) coverage provided by this endorsement will be settled in accordance with the terms of that coverage.

- E. Section **F - Optional Coverages** is deleted.

Enhancement No. 2

The **Business Income (And Extra Expense) Coverage Form** is added, subject to the following:

- A. Under Section **A. - Coverage**, Business Income is replaced by the following:

1. Business Income

Business Income means the:

- a. Net Income (Net Profit or Loss before income taxes) that would have been earned or incurred; and
 - b. Continuing normal operating expenses incurred, including payroll.
2. Business Income includes tuition, fees, and other income from educational services and related activities, including:
- a. Laboratory fees;
 - b. Bookstores;
 - c. Athletic Events; and
 - d. Research grants.

- B. Under **Additional Coverages, Extended Business Income** is replaced by the following:

Extended Business Income

Subject to the \$10,000 Limit of Insurance provided by this enhancement, we will pay for your loss of Business Income sustained during the school term following the date the property is actually repaired, rebuilt or replaced, if that date is 30 days or less before the scheduled opening of the next school term.

- C. The most we will pay for loss or damage under this enhancement is \$10,000.

- D. The following parts are deleted:

1. Additional Coverages;
2. Coverage Extension;
3. Limits of Insurance;
4. Coinsurance Additional Condition; and
5. Optional Coverages.

Enhancement No. 3

Special Theft Limit for Jewelry and Other Precious Metals

1. Any special limit for theft of jewelry, watches, watch movements, jewels, pearls, precious and semi-precious stones, bullion, gold, silver, platinum and other precious alloys or metals stated in the Causes of Loss Form applicable to this Coverage Part is increased by \$2,500.

This special limit does not apply to jewelry and watches worth \$100 or less per item.

This special limit applies to any one occurrence of theft, regardless of the types or number of articles that are lost or damaged in that occurrence.

This special limit is part of, not in addition to, the Limit of Insurance applicable to the Covered Property.

2. The Coinsurance Additional Condition of the Building and Personal Property Coverage Form does not apply to this Special Theft Limit for Jewelry and Other Precious Metals coverage.

Enhancement No. 4

Glass / Building Stained Glass Coverage

If the Causes of Loss Form applicable to this Coverage Part includes any:

- (1) Dollar limitation per plate, pane, multiple plate, insulating unit, radiant or solar heating panel, jalousie, louver or shutter; or

- (2) Dollar limitation for loss of or damage to building glass in any one occurrence; those limitations do not apply to glass, including stained glass, that is part of a building.

No deductible applies to stained glass installed as part of the Building if the exterior of this stained glass is fully covered by wire glass or Plexiglas protective material.

Building stained glass that is not fully covered by wire glass or Plexiglas protective material is subject to a \$250 deductible. We will not pay for loss or damage in any one occurrence until the amount of loss or damage to building stained glass exceeds the Stained Glass Deductible of \$250. We will then pay the amount of the loss or damage to building stained glass in excess of the Stained Glass Deductible, up to the applicable Limit of Insurance.

This \$250 Stained Glass Deductible:

- a. Will not increase the deductible shown in the Commercial Property Declarations; and
- b. Will be used to satisfy the requirements of the deductible in the Commercial Property Declarations.

IV. The following changes apply to Additional Coverages under Section A. - Coverage of the Building and Personal Property Coverage Form:

Enhancement No. 5

The most we will pay under **Fire Department Service Charge** is increased by \$4,000.

Enhancement No. 6

The following is added under **Additional Coverages:**

Fire Protection Device Recharge

We will pay up to \$1,000 after any covered fire to recharge or refill your fire protection devices that are installed in buildings at the described premises.

This Additional Coverage only applies when such devices have been discharged while being used to combat a covered fire.

Enhancement No. 7

The following is added under **Additional Coverages:**

Arson, Theft or Vandalism Reward

We will pay a reward for information which leads to an arson, theft or vandalism conviction in connection with a loss covered under this policy. We will base the amount of our reward payment on the value of the information obtained. Our maximum payment for rewards under this Additional Coverage will be \$7,500 for each covered loss, regardless of the number of persons who provide information.

Enhancement No. 8

The following is added under **Additional Coverages:**

Lock Replacement

We will pay the necessary expense incurred to replace locks or lock cylinders after a covered theft of:

- (a) property from; or
- (b) keys to;

any building or structure described in the Declarations. The following conditions apply:

- (1) The limit is \$500 on all locks and lock cylinders for each loss.
- (2) You must notify us and the appropriate police authority of the theft.
- (3) Locks or lock cylinders must be replaced within 72 hours of the theft.
- (4) Coverage applies if Business Personal Property is lost by covered theft from any building or structure described in the Declarations even if the keys are not known to be missing or copied.
- (5) Coverage applies to disappearance of keys only if other property is stolen or missing.
- (6) Keys entrusted to a custodian are not considered stolen.
- (7) We do not cover locks or lock cylinders for any motor vehicle, motorized land vehicle, or any other property, building, structure, room, or vault which is not part of any building or structure described in the Declarations.

Enhancement No. 9

The following is added under **Additional Coverages:**

Seepage and Property in the Open

We will pay for direct physical loss of or damage to Covered Property at the premises described in the Declarations caused by or resulting from continuous or repeated seepage or leakage of water; except through faulty roof coverings, flashings, or shingles; for a period of less than 14 days.

We will also pay for direct physical loss of or damage to Your Business Personal Property in the open at the premises described in the Declarations caused by or resulting from rain, snow, ice, or sleet.

If any other excluded cause or event contributes concurrently or in any sequence to the loss, we will not pay for the loss caused directly or indirectly by such other cause or event under this Additional Coverage.

The most we will pay for loss or damage under this Additional Coverage is \$15,000 in any one occurrence.

This Seepage and Property in the Open coverage does not trigger coverage for direct physical loss or damage anywhere else in this policy. This Seepage and Property in the Open coverage does not trigger coverage for business income, extra expense or other consequential loss in this policy.

Except for the enhancements for **Lock Replacement** and **Seepage and Property in the Open**, the limits applicable to enhancements 5 through 9 are in addition to other applicable Limits of Insurance.

V. The following changes apply to **Coverage Extensions** under Section A. - **Coverage of the Building and Personal Property Coverage Form**:

Enhancement No. 10

Under **Newly Acquired Or Constructed Property**:

- (1) The most we will pay for **Buildings** is increased by \$750,000 at each building;
- (2) The most we will pay for **Your Business Personal Property** is increased by \$400,000 at each building;
- (3) With respect to the insurance under this Extension for each newly acquired or constructed property, 30 days is revised to 180 days.

Enhancement No. 11

Under **Personal Effects and Property Of Others**:

- (1) The most we will pay under this Extension is increased by \$12,500 at each described premises; and
- (2) The provision that eliminates coverage for loss or damage by theft is deleted.

Enhancement No. 12

Personal Effects and Property of Others, is amended to apply to Business Personal Property of Your Clergy.

This extension:

- (1) Applies when business personal property of your clergy is at or away from the premises described in the Declarations.
- (2) Does not apply if other insurance covers the same loss or damage except we will pay for the amount of the loss or damage we cover in excess of the amount due from that other insurance. We will not pay the amount due from that other insurance.
- (3) Our payment for loss or damage to business personal property of your clergy will only be for the account of the owner of the property.
- (4) Will apply to loss or damage by theft.

The most we will pay for loss or damage to business personal property of any one person under this extension is \$5,000. The most we will pay for all loss or damage under this Extension is \$10,000 in any one occurrence.

Enhancement No. 13

The most we will pay for **Property Off-Premises** is increased by \$20,000.

If insurance for Covered Property at any fair, trade show or exhibition is not included in the Coverage Extension for **Property Off Premises** in the Building and Personal Property Coverage Form to which this endorsement applies, insurance for such Covered Property shall be added as part of this enhancement.

Enhancement No. 14

Outdoor Property is replaced by the following:

Outdoor Property

You may extend the insurance provided by this Coverage Form to apply to your outdoor fences, radio and television antennas (including satellite dishes), trees, shrubs, and plants (other than "stock" of trees, shrubs or plants), including debris removal expense; caused by or resulting from any of the following causes of loss if they are Covered Causes of Loss:

- (1) Fire;
- (2) Lightning;
- (3) Explosion;
- (4) Riot or Civil Commotion; or
- (5) Aircraft.

Only for your outdoor fences and signs (other than signs attached to buildings):

1. We will pay for any Covered Cause of Loss which applies to the Building and Personal Property Coverage Form without restriction to the five causes of loss listed above; and
2. No deductible applies to loss or damage to outdoor fences or signs under this coverage extension.

The most we will pay for loss or damage under this Extension for trees, shrubs, and plants, including debris removal expense, is \$10,000, but not more than \$1,000 for any one tree, shrub, or plant.

The most we will pay for loss or damage under this Extension for outdoor fences, including debris removal expense, is \$5,000.

For other outdoor property listed above, the most we will pay for loss or damage under this extension is \$1,000.

Enhancement No. 15

The following is added under **Coverage Extensions:**

Property In Or On A Vehicle

You may extend the insurance provided by this Coverage Form to apply to your Covered Property while in or on a vehicle not located within 1,000 feet of the described premises. This Extension does not apply to your salespersons samples. We will pay for shipments by mail only if registered.

This Extension also applies to your interest in shipments sold Free on Board. When the title of a shipment passes to the consignee and if the consignee refuses to pay because the shipment is lost or damaged, you may elect to claim that loss under this insurance. We will not attempt to collect from the consignee unless you:

- (1) Provide us with your written consent to do so; and
- (2) Assign us your right of action.

The most we will pay for loss or damage under this Coverage Extension is \$15,000 per occurrence.

As respects the insurance provided by this Coverage Extension, a \$500 deductible replaces the deductible shown in the Commercial Property Declarations.

Enhancement No. 16

The following is added under **Coverage Extensions:**

Appurtenant Structures

You may extend the insurance that applies to Building to apply to appurtenant structures, on or within 100 feet of the described premises, used by you in connection with the described premises, and not covered by other insurance. The most we will pay for loss or damage under this Extension is \$10,000.

Enhancement No. 17

The following is added under **Coverage Extensions:**

Property in Transit

- a. You may extend the insurance provided by this Coverage Part to apply to your personal property (other than property in the care, custody or control of your salespersons) in transit more than 1,000 feet from the described premises. Property must be in or on a motor vehicle you own, lease or operate while between points in the coverage territory.
- b. Loss or damage must be caused by or result from one of the following causes of loss:
 - (1) Fire, lightning, explosion, windstorm or hail, riot or civil commotion, or vandalism.
 - (2) Vehicle collision, upset, or overturn. Collision means accidental contact of your vehicle with another vehicle or object. It does not mean your vehicle's contact with the roadbed.
 - (3) Theft by forced entry into a securely locked body or compartment of the vehicle. There must be visible marks of the forced entry.
- c. The most we will pay for loss or damage under this Extension is \$15,000.

The Additional Condition Coinsurance does not apply to this Extension.

This Extension replaces any other Additional Coverage Extension-Property in Transit in this Coverage Part.

The limits applicable to enhancements 10 through 17 are in addition to other applicable Limits of Insurance.

VI. The following changes apply to the Building and Personal Property Coverage Form:

Enhancement No. 18

The **Pollutant Clean Up And Removal Additional Aggregate Limit Of Insurance** endorsement is added to the Building and Personal Property Coverage Form.

With respect to this enhancement, the Schedule of the Pollutant Clean Up And Removal Additional Aggregate Limit Of Insurance endorsement shall show a \$15,000 Additional Aggregate Limit of Insurance and a Deductible of \$0.

Enhancement No. 19

The **Spoilage Coverage** endorsement is added to the Building and Personal Property Coverage Form.

With respect to this enhancement, if **CP 04 40** is attached, any premises shown in the Declarations as Covered Property will be considered as listed in the Schedule of such Spoilage Coverage endorsement. The Schedule shall also show an "x" under Breakdown or Contamination, Power Outage and Selling Price.

If **8-E-2696** is attached, any premises shown in the declarations as Covered Property will be considered as listed in the Schedule of such Spoilage Coverage endorsement.

The Limit of Insurance and Deductible shown in the Schedule of this endorsement for Spoilage coverage will be the applicable limit and deductible for this coverage.

Enhancement No. 20

Ordinance Or Law Coverage is added to the Building and Personal Property Coverage Form.

Ordinance or Law Coverage only applies to Building property for those locations for which Building Coverage is shown in the Declarations.

If the property so affected is covered under a blanket Limit of Insurance that applies to more than one building or item of property, then the most we will pay under **Coverage A - Coverage For Loss to the Undamaged Portion Of The Building** for that property is:

- (1) The value stated for the affected property in the Statement of Values; or
- (2) The value of the affected property at the time of loss if there is no Statement of Values.

Coverage A is included within the Limit of Insurance shown in the Commercial Property Declarations.

For buildings or locations that are used solely for educational purposes, the limit for **Coverage B - Demolition Cost** is \$500,000 per building and the limit for **Coverage C - Increased Cost of Construction** is \$500,000 per building. For those buildings or locations that are **not** used solely for educational purposes, the limit for **Coverage B - Demolition Cost** is \$100,000 per building and the limit for **Coverage C - Increased Cost of Construction** is \$100,000 per building.

POLICYHOLDERS NOTICE - RELIGIOUS INSTITUTIONS **ADVANTAGE ENDORSEMENT WATER DAMAGE** **COVERAGE**

THIS POLICYHOLDERS NOTICE PROVIDES A SUMMARY OF RECENT COVERAGE CHANGES THAT APPLY TO YOUR POLICY. THIS NOTICE PROVIDES NO COVERAGE NOR CAN IT BE CONSTRUED TO REPLACE ANY PROVISION OF YOUR POLICY. FOR COMPLETE INFORMATION ON YOUR COVERAGES, READ YOUR POLICY AND REVIEW YOUR DECLARATIONS PAGE. IF THERE IS ANY CONFLICT BETWEEN THE POLICY AND THIS SUMMARY, THE PROVISIONS OF THE POLICY SHALL PREVAIL.

THIS NOTICE HIGHLIGHTS THE SIGNIFICANT CHANGES IN COVERAGE BUT DOES NOT REFERENCE EVERY EDITORIAL CHANGE MADE IN THE FORM AND NOT ALL COVERAGE FORMS MAY BE INCLUDED IN YOUR POLICY.

PLEASE READ THIS NOTICE CAREFULLY.

Reduction of Coverage

If your policy includes the Religious Institutions Advantage Endorsement

- This endorsement previously contained a Water Damage coverage enhancement that provided coverage for damage due to flood, surface water and backup of sewers or drains. This Water Damage enhancement has been deleted.

Please consult with your agent or broker if you have any questions.



Utica National Insurance Group

Insurance that starts with you.

Utica Mutual Insurance Company and its affiliated companies, New Hartford, N.Y. 13413

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Clarification of Coverage

If your policy includes the Religious Institutions Advantage endorsement

- The above endorsement previously contained a Water Damage coverage enhancement that provided coverage for damage due to flood, surface water and backup of sewers or drains. This Water Damage enhancement has been deleted because coverage for flood, surface water and backup of sewers or drains is now provided separately by two other endorsements that are attached to your policy.

For a premium savings, you may elect to have the Flood and Backup of Sewers or Drains Coverage endorsements deleted from your policy.

Please consult with your agent or broker if you have any questions.



Utica National Insurance Group

Insurance that starts with you.

Utica Mutual Insurance Company and its affiliated companies, New Hartford, N.Y. 13413

<i>SERFF Tracking Number:</i>	<i>UTCX-125336072</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Utica Mutual Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>AR-PC-07-026563</i>
<i>Company Tracking Number:</i>	<i>CMLAR09292CGF01</i>		
<i>TOI:</i>	<i>05.0 Commercial Multi-Peril - Liability & Non-</i>	<i>Sub-TOI:</i>	<i>05.0003 Commercial Package</i>
	<i>Liability</i>		
<i>Product Name:</i>	<i>Religious Institutions</i>		
<i>Project Name/Number:</i>	<i>Religious Institutions/CMLAR09292CGF01</i>		

Rate Information

Rate data does NOT apply to filing.

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Product Name: *Religious Institutions*
Project Name/Number: *Religious Institutions/CMLAR09292CGF01*

Supporting Document Schedules

		Review Status:	
Bypassed -Name:	Uniform Transmittal Document-Property & Casualty	Approved	10/30/2007
Bypass Reason:	Please see NAIC Filing Description Tab for filing details.		
Comments:			